

Information to identify the case:

Debtor 1	<u>Nathan Janney</u>	Social Security number or ITIN	xxx-xx-0446
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly Janney</u>	Social Security number or ITIN	xxx-xx-5340
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24851-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathan Janney

Kimberly Janney

3/21/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nathan Janney
Kimberly Janney
Debtors

Case No. 17-24851-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 21, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nathan Janney, Kimberly Janney, 140 Sandy Drive, Clinton, PA 15026-1326
14769713	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15193290	+ FLAGSTAR BANK F.S.B., AS SERVICING ET.AL, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
14749890	+ Phelan Hallinan Diamond & Jones LLP., 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
14738453	Thinkcashfbd, Brandywine Commons Ii, Wilmington, DE 19803

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 22 2023 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 22 2023 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 00:10:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
cr	Email/PDF: resurgentbknofications@resurgent.com	Mar 22 2023 00:10:03	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Mar 22 2023 04:05:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 00:10:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14738439	+ EDI: CITICORP.COM	Mar 22 2023 04:05:00	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14738438	+ EDI: CAPITALONE.COM	Mar 22 2023 04:05:00	Capital One, Po Box 5253, Carol Stream, IL 60197-5253

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14754527	Email/PDF: bncnotices@becket-lee.com	Mar 22 2023 00:22:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15563265	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 00:10:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806-5948
14749878	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank-Bankruptcy Dept., Po Box 183043, Columbus, OH 43218-3043
14738440	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14738441	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Comenitybk/hottopic, Po Box 182789, Columbus, OH 43218-2789
14749881	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2023 00:09:42	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
14738442	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2023 00:10:14	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14776424	EDI: DIRECTV.COM	Mar 22 2023 04:05:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14778775	+ Email/Text: kburkley@bernsteinlaw.com	Mar 22 2023 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14978660	^ MEBN	Mar 22 2023 00:07:52	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
14738443	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 22 2023 00:10:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14780269	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 00:10:03	LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14780482	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 00:22:30	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14738444	+ EDI: WFNNB.COM	Mar 22 2023 04:05:00	Lane Bryant Retail/soa, 450 Winks Lane, Bensalem, PA 19020-5932
14738445	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2023 00:10:03	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14753317	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 00:11:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14738446	+ EDI: PHINGENESIS	Mar 22 2023 04:05:00	Mabt - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14738447	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 22 2023 00:11:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14738448	+ Email/Text: Bankruptcies@nragroup.com	Mar 22 2023 00:11:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14763867	EDI: AGFINANCE.COM	Mar 22 2023 04:05:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14738449	+ EDI: AGFINANCE.COM	Mar 22 2023 04:05:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14738450	+ EDI: AGFINANCE.COM	Mar 22 2023 04:05:00	Onemain Financial, Po Box 499, Hanover, MD 21076-0499
14871191	EDI: PRA.COM	Mar 22 2023 04:05:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14738451	+ EDI: LCIPHMMRG	Mar 22 2023 04:05:00	Phh Mortgage Services, 1 Mortgage Way, Mount

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14738452	+ EDI: RMSC.COM	Mar 22 2023 04:05:00	Laurel, NJ 08054-4624 Synch/gap, Po Box 965005, Orlando, FL 32896-5005
14779640	EDI: AIS.COM	Mar 22 2023 04:05:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15385612	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 22 2023 00:10:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		FLAGSTAR BANK F.S.B., AS SERVICING AGENT FOR PINGO
cr		Flagstar Bank, FSB
cr		PHH Mortgage Corporation
cr		PINGORA LOAN SERVICING, LLC
14749877	*P++	CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239, address filed with court:, Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
14749876	*+	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
14749879	*+	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
14749880	*+	Comenitybk/hottopic, Po Box 182789, Columbus, OH 43218-2789
14749882	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14749883	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14749884	*+	Lane Bryant Retail/soa, 450 Winks Lane, Bensalem, PA 19020-5932
14749885	*+	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14749886	*+	Mabt - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
14749887	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14749888	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14749889	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
14749891	*+	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14749892	*+	Synch/gap, Po Box 965005, Orlando, FL 32896-5005
14749893	*	Thinkcashfbd, Brandywine Commons Li, Wilmington, DE 19803

TOTAL: 5 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

District/off: 0315-2

User: auto

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Name	Email Address
Brian Nicholas	on behalf of Creditor PINGORA LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Carrington Mortgage Services LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor PHH Mortgage Corporation jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lawrence W. Willis	on behalf of Joint Debtor Kimberly Janney ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Debtor Nathan Janney ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor FLAGSTAR BANK F.S.B. AS SERVICING AGENT FOR PINGORA LOAN SERVICING, LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor PINGORA LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Flagstar Bank FSB pawb@fedphe.com
Thomas Song	on behalf of Creditor PHH Mortgage Corporation pawb@fedphe.com

TOTAL: 12